low CD Ratio in some of the States. In order to improve the credit absorption capacity, the Task Forces, in general stressed the need for improving infrastructural facilities, consolidation of land holdings, development of markets, early detection and rehabilitation of sick industrial units, land development, promotion of small scale industires, financing of minor irrigation schemes and allied activities. In respect of States/ Union Territories where CD Ratio is low and at the same time, specific Task Forces have not been constituted, the convernor banks of State Level Bankers' Committees (SLBCs) have been advised by RBI to convene special meetings to discuss and take the appropriate steps to imporve the position.

Statement

Credit-Deposit Ratio for Nationalised Banks as on the last Friday of March 1996

State/Union Territory	Credit:Deposit Ratio (%)
Haryana	42.0
Himachal Pradesh	25.6
Jammu & Kashmir	23.4
Punjab	39.9
Rajasthan	48.9
Delhi	44.5
Delhi	50.8
Arunachal Pradesh	16.5
Assam	41.3
Manipur	73.9
Meghalaya	13.7
Mizoram	17.7
Nagaland	25.7
Tripura	38.2
Bihar	28.9
Orissa	51.0
Sikkim	14.0
West Bengal	47.5
Andaman & Nicobar Island	19.1
Madhya Pradesh	49.9
Uttar Pradesh	32.1
Goa	25.6
Gujarat	46.4
Maharashtra	78.1
Dadra & Nagar Haveli	22.0
Daman & Diu	22.3
Andhra Pradesh	75.0
Karnataka	60.6
Kerala	40.0
Tamil Nadu	85.1
Lakshadweep	9.6
Pondicherry	44.3
ALL INDIA	54.2

Claims of GIC Regarding Motor and Health Insurance Cases

1714. SHRI AMAR SINGH: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that insurance claims of GIC and its subsidiaries in regard to their motor and health insurance cases are much more than the premium collected by these companies and if so, what are the reasons therefor; and

(b) whether Government propose to reduce this massive gap between premium and claims and make the premium structure more realistic and if so, the details thereof and by when it is proposed to be finalised?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR): (a) and (b) The insurance premium structure for various types of vehicles was last revised by the Tariff Advisory Committee (TAC), which is a statutory body, w.e.f. 1.4.1990. However, w.e.f. 14.11.1994, the Motor Vehicles Act, 1988 was amended introducing 'Structured Compensation Formula' based on the age group and income of the victim with the help of a multiplier; steeply augmenting the amount of compensation payable to road accident victims on principle of 'no fault liability' and also for 'Hit and Run' cases. After these amendments in the law, the insurance companies are required to pay substantially higher compensation in court cases. As a result, the earlier tariff revision could not contain the adverse claim ratio experienced by the general

insurance industry. In view of this it has been reported that a phased revision in the premia structure for various types of vehicles is being contemplated by the TAC.

प्राथमिकता क्षेत्र को ऋण

1715. **श्री राम जेठमलानी:** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या सरकार का ध्यान 14 दिसम्बर, 1996 को "फाइनेन्शियल एक्सप्रेस" में "प्रायोरिटी सेक्टर लेन्डिंग नार्मस रिवाइजड" शीर्षक के अन्तर्गत प्रकाशित समाचार की ओर दिलाया गया है;

(ख) क्या सरकार ने बैंकों को कोई अनुदेश जारी किये हैं कि प्राथमिकता क्षेत्रों को दिये गये ऋणों की प्रतिशतता और इन ऋणों पर ब्याज की दर में संशोधन किया जाये;

(ग) यदि हां, तो वे अनुदेश क्या हैं; और

(घ) यदि नहीं, तो उन प्राथमिकता क्षेत्रों का ब्यौरा क्या है जिन्हें ऋण दिये जाने का निर्देश दिया गया है और इन ऋणों की प्रतिशतता कितनी है और इन पर कितनी ब्याज दर वसूल की जायेगी?

वित्त मंत्रालय में राज्य मंत्री (श्री एम०पी० वीरेन्द्र कुमार): (क) से (घ) जी हां। भारतीय रिजर्व बैंक (आरबीआई) ने सूचित किया है कि वाणिज्यिक बैंकों द्वारा प्राथमिकता क्षेत्र को उधार देने हेतु निर्धारित लक्ष्य निम्नानुसार हैं:

(क) सरकारी और गैर-सरकारी क्षेत्र के बैंक:—

कुल प्राथमिकता क्षेत्र अग्रिम	निवल बैंक ऋण का 40%
कुल कृषि अग्रिम	निवल बैंक ऋण का 18%
कमजोर वर्ग को अग्रिम	निवल बैंक ऋण का 10%

(ख) भारत में प्रचालन कर रहे विदेशी बैंक:—

कुल प्राथमिकता क्षेत्र अग्रिम	निवल बैंक ऋण का 32%
लघु उद्योग अग्रिम	निवल बैंक ऋण का 10%
निर्यात ऋण	निवल बैंक ऋण का 12%

(विदेशी बैंकों द्वारा निर्यात ऋण के संबंध में उपलक्ष्य को अक्टूबर, 1996 में 10% से बढ़ाकर 12% कर दिया गया है)

भारतीय रिजर्व बैंक ने यह भी सूचित किया है कि वर्तमान में ब्याज की दर ऋण के आकार के अनुसार है जो नीचे दर्शाई गई है:—

25,000 तक	12%
25,000 से अधिक और 2 लाख रुपए तक	13.5%
2 लाख रु० से अधिक	ब्याज की दर निर्धारित करने के लिए बैंक स्वतंत्र है।

Instructions Regarding Assigning of Jobs in Banks

1716. SHRI SATISH PRADHAN: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that bankers are assigning jobs specially to lady staff to get more deposits;

(b) whether there are any instructions by Government in this regard; and

(c) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR): (a) to (c) Indian Banks' Association has reported that the women employees constitute about 13% of the total staff strength of banks and as such occupy various positions in different departments/areas in the banks, which include work relating to deposits mobilisation.

Relaxing Gold Imports for NRIs

1717. SHRI KRISHNA KUMAR BIRLA: Will the Minister of FINANCE be pleased to state:

(a) whether Government have relaxed gold imports for the NRIs despite strong objections by the Revenue Intelligence over the move;

(b) if so, the nature of objections by the Revenue Intelligence to Government's decision to raise the gold import limits for NRIs; and